

Texas Veterans Voice

A PUBLICATION OF THE TEXAS VETERANS LAND BOARD ☆ JERRY PATTERSON, CHAIRMAN

SUMMER 2014

texasveterans.com



SERVING TEXAS VETERANS

GENERAL INFORMATION

800.252.VETS (8387)
512.463.5060

VETERANS HOMES

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Amarillo, Texas
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Lamun-Lusk-Sanchez

Big Spring, Texas
432.268.VETS (8387)

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Bonham, Texas
903.640.VETS (8387)

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915.751.0967

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Alfredo Gonzalez

McAllen, Texas
956.682.4224

William R. Courtney

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Tyler, Texas
903.617.6150

VETERANS CEMETERIES

Central Texas

State Veterans Cemetery

Killeen, Texas
254.616.1770

Coastal Bend

State Veterans Cemetery

Corpus Christi, Texas
361.248.4830

Rio Grande Valley

State Veterans Cemetery

Mission, Texas
956.583.7227

Texas State Veterans Cemetery

at Abilene
Abilene, Texas
325.673.4446

Barry Corbin New Voice for the VLB



Texas native Barry Corbin as the wealthy former astronaut Maurice Minnifield in "Northern Exposure."

As the new spokesman for the Texas Veterans Land Board (VLB), Texas-born and -bred actor Barry Corbin has a face most everyone will recognize. With more than 100 TV and film credits and several Emmy nominations to his name, Corbin's success as a Hollywood character actor may seem like a dream come true for a kid from the small north-west Texas town of Lamesa. Corbin has had roles in many movies including "WarGames," "Urban Cowboy" and "No Country for Old Men." But it was Corbin's real-life role as a member of the U.S. Marines that helped him to achieve his life-long dream—owning land in Texas.

"Here in Texas, owning land has always been a big part of being a Texan, but for veterans like me, owning land here is a dream come true," Corbin says as he walks along a fenced pasture on a Hill Country ranch. "If you're a Texas veteran or a member of the military, the VLB has low-interest land loans up to \$100,000 with a minimum of 5 percent down."

Corbin, a member of the Texas Film Hall of Fame, earned his Texas veterans benefits long before starring in TV series such as "Anger Management," "Matlock," "The Thorn Birds," "M.A.S.H.," "Dallas," "The Closer" and "One Tree Hill." One of his best remembered roles was Maurice Minnifield, a former astronaut and millionaire entrepreneur on "Northern Exposure," for which he received an Emmy Award nomination.

"We looked long and hard to find a Texas veteran who could really understand and appreciate our mission at the VLB, which is serving Texas veterans for life," said Jerry Patterson, Chairman of the Veterans Land Board. "Barry is a Texas veteran who understands that owning land is the American dream and he was eager to help us spread the word." When not on the set, Corbin enjoys spending time on his ranch near Fort Worth and is an accomplished horseman.

Corbin's TV and radio ads for the VLB were shot on a ranch in Liberty Hill owned by a Texas veteran. The spots began airing March 17 in Dallas, Fort Worth, San Antonio and Central Texas, and have been pushed out statewide via social media and direct marketing efforts. The campaign aims to build awareness among Texas veterans and military members about the state of Texas benefits that are available. You can watch Corbin's public service announcement [here](#). ☆



Corbin on location.



Corbin and the VLB film crew.

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A Message from the Chairman

BY VETERANS LAND BOARD CHAIRMAN JERRY PATTERSON



Fellow Veterans:

Welcome to the summer edition of *Veterans Voice*. Our first article is about Barry Corbin, a native Texan you might have seen many times on TV or the movies and who is currently the voice and face of the VLB. Barry kindly agreed to star in a series of PSAs to inform Texas veterans about their VLB benefits.

You don't want to miss the story about residents at the Ussery-Roan Texas State Veterans Home in Amarillo who've been shaping discarded pallet wood into things both decorative and practical, like bookshelves and cane holders. It all began with the donation of a workbench and tools by Top Wings, a chapter

of the Gold Wing Road Riders Association.

Another article goes into detail on the Veterans Housing Assistance Program that helps Texas veterans buy the home of their dreams. This article breaks it all down for prospective home buyers and shows them how to save lots of money.

There's also an update on VLB loan programs in general, including Forfeited Land Tracts that can be purchased with a VLB land loan. The article also has details on the simplified application process for VLB home improvement loans.

Finally, there's a piece about the VLB's social media efforts on Facebook, as well as the VLB blog and the VLB YouTube channel highlights.

For more information about VLB programs, please call our toll-free veterans hotline at 800.252.VETS (8387), or visit our website at texasveterans.com.



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Connect With the VLB on Social Media

As of April 30, 2014, the VLB saw 22,657 people "like" the [VLB Facebook](https://www.facebook.com/VLB) page. This represents an increase of 18,219 "likes" from the previous year. The VLB Facebook page is a great place for veterans, military members and their supporters, to exchange stories, information and resources of interest and value to those who served our nation. Some examples of things you might find on the VLB Facebook page include links to news articles, photos of Texas veterans, upcoming veteran events, current interest rates, stories to warm your heart, and much more. Find us on Facebook at www.facebook.com/TXVLB.

In addition to increased Facebook activity, the [Texas Veterans Blog](http://www.texasveteransblog.com) (VLBlog) recorded 7,613 visitors in April. This is the highest number of unique blog visitors per month since the VLBlog was established in August 2012. The VLBlog is a forum to share more in-depth information about VLB programs including land, home and home improvement loans, Texas State Veterans

Homes and Cemeteries, and a variety of other things that are helpful to Texas veterans. Posts to the VLBlog are updated at least once per week, so check back regularly to read new items. Click on www.texasveteransblog.com to visit the VLBlog.

The [VLB YouTube](https://www.youtube.com/user/texasvlb) channel highlights news stories, television ads and special event coverage for the VLB. The channel also has vignettes from the Voices of Veterans Oral History Program and video interviews with Texas veterans out-and-about at veterans events. Visit our YouTube channel at www.youtube.com/user/texasvlb.

The VLB is interested in hearing from you, so however you choose to connect with us, please share your thoughts, ideas and concerns. Social media gives you the opportunity to share information about the things that matter most to you. To stay informed about everything that's going on at the VLB and beyond, please sign up for our [email newsletter](#). ☆

STAY IN TOUCH ONLINE!

Be sure to visit our Facebook page and our website for VLB loan rates, current news and photos, and event information.

Let us know what you think!

facebook

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VLBLOG

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Benefits for Veterans Who Are Buying Homes in Texas

In 1983, the Legislature created the Veterans Housing Assistance Program to help Texas veterans buy homes through the Texas Veterans Land Board (VLB). The main goal of this program is to help Texas veterans and their families save money on their home mortgages. Here are some of the ways the VLB and other organizations help them do that:

1. Eligible Texas veterans can take advantage of their federal housing benefits through the U.S. Department of Veterans Affairs (VA) and their state benefits through the VLB at the same time. The VLB's interest rate on a VA-backed home loan is very competitive with other home loan interest rates. Through the VLB program veterans with a VA disability rating of 30% or greater receive an **even better** interest rate with an additional .5% reduction on the existing VLB interest rate.

2. Texas veterans with a 10% or greater service-connected disability rating from the VA are eligible for property tax exemptions. A full property tax exemption is available for veterans with a 100% disability rating from the VA. To learn more about these exemptions click [here](#) and [here](#). If a veteran qualifies for a property tax exemption they may have more monthly income to qualify for a mortgage.

3. Texas veterans with a VA disability rating of at least 10% don't have to pay the VA funding fee at closing. The VA funding fee can be between 1.25% and 2.15% of the loan amount for a veteran's first VA-backed mortgage. The fee variation is dependent on the amount of the down payment.

4. The VLB's participating [home loan lenders](#) typically require that veteran borrowers have at least a minimum credit score of 620

to qualify for a VLB home loan of up to \$417,000.

5. Texas veterans who want to build a new home must first obtain a construction loan to pay the home builder. While the VLB can't pay a home builder directly, it can fund the mortgage on a completed home. Most banks and credit unions that offer home construction loans typically require the borrower to have excellent credit history and pay a security deposit of at least 10% to 20% of the construction cost.

6. A Texas veteran may roll a land loan into a VLB home loan on a newly constructed home at a total not to exceed \$417,000. A Texas veteran who has a balance on a land loan—whether through the VLB or a private lender—may pay off that land loan with a VLB-funded home loan once new construction is complete. Alternatively, an existing home located on acreage may be surveyed in a manner that allows a Texas veteran to take advantage of his or her home and land loan benefits simultaneously. Call the Texas Veterans Hotline for more details.

To determine how much house they can afford, the VLB recommends that Texas veterans visit a VLB approved [home loan lender](#) and get pre-approved for a home loan prior to beginning their home search. To learn more about the VLB Veterans Housing Assistance Program please visit texasveterans.com or call our Texas Veterans Hotline at 800.252.8387 (VETS). ☆



VLB Loan Program Updates

New Forfeited Land Available

In March, the Type I Forfeited Land Sale offered 30 properties up for bid to Texas military service members and veterans. The next quarterly Type I sale opened June 9. All bids must be placed by 5 p.m. on July 22. Photographs of the Type I land tracts are now posted on the VLB website, texasveterans.com.

The VLB also added six new tracts to its ongoing Type II Forfeited Land Sale, which offered 40 available tracts at the time this newsletter was published. To find out how many Type II tracts are available at any time visit texasveterans.com. The properties available in the Type II Program are available for purchase by both veterans and non-veterans.

The current interest rate for all land loans for Texas veterans is 6.75%. For non-veterans interested in purchasing Type II forfeited land, the interest rate is 7.75%. These land tracts will be offered for sale to buyers whose offer to purchase meets or exceeds the listed price on a first come, first served basis.

Qualified Texas veterans may obtain financing from the VLB for the purchase of most any piece of land for sale in Texas that is one acre or larger, including the VLB's Type I and Type II tracts. To find out more about VLB land loans please visit texasveterans.com.

Some of the Type II properties are priced below appraised value, so don't delay, they won't last long.

Home Improvement Loan Applications Simplified

The VLB [Home Improvement Loan](#) process has been streamlined. In an effort to make the lives of Texas veterans seeking home improvement loans less complicated, the VLB has intro-

duced some changes to make the home improvement application process more expeditious and less stressful.

Previously, all loan application documents were signed in person and then had to be faxed, mailed or emailed by veterans to the VLB. The VLB is now using electronic signatures, which has significantly reduced the need for communications between veterans and the VLB.

The VLB also reduced the amount of documents that veterans must complete during the initial loan application process. The new loan application, which can be found [online](#), consists of two simple forms that a veteran customer must submit to the VLB. Using these initial two forms, the VLB generates the remainder of the loan application documents, thus requiring less duplication of effort for veterans. The only responsibility for veterans seeking home improvement loans are electronic signatures on remaining documents.

There are five steps in the home improvement loan application process:

1. Submit application for home improvement loan
2. Sign and submit disclosure and application forms
3. Select contractor
4. Await credit approval
5. Close on loan

As always, the VLB will guide veterans through this process, step by step, ensuring that all needs and expectations are met. For more information on any of these loan programs please visit texasveterans.com or call us today at 800.252.VETS (8387). ☆

Veterans at the Ussery-Roan Texas State Veterans Home Take Up Woodworking

Combining creativity and ingenuity, Texas veterans who reside at the State Veterans Home in Amarillo have created items of beauty and functionality out of humble pallet wood.

It all started with a generous Christmas present given to the residents by Top Wings, the Amarillo chapter of the Gold Wing Road Riders Association (GWRRA). The members of Top Wings donated a 52-inch Husky mobile workbench with combination storage and lockable tool box. They also provided a hand saw, shop-light, wood bit set, screwdriver and assorted drill bit sets, cordless drill with two batteries, and a \$50 gift card to Hobby Lobby.



Texas veterans Jerry Cook and Jimmy Gilliland.

Christine Crabtree, the VLB On-Site Representative for Ussery-Roan, purchased an additional workbench and more woodworking tools. Using these tools and the pallet wood, the veteran residents have created a Texas flag, a U.S. flag, a holder for gait belts and canes, and a wooden box bookshelf. They are in the process of making a set of large-size dominos (for those who are sight impaired) and a picture frame for a puzzle they assembled.

“Many deliveries to the facility come on pallets,” Crabtree said. “However, pallet wood is hard wood to work with and has a lot of rough edges and flaws, and so only lends itself to a more rough style of items.”



Al Daniels working on his birdhouse.

Both the U.S. and Texas flags fashioned by residents were sold in a silent auction which generated funds to purchase better wood and a router. John Williams, a veteran himself, came in to explore volunteer opportunities at the Ussery-Roan Veterans Home in February. When Crabtree mentioned that a new woodworking program had recently been introduced, Williams’ face lit up. As it turned

out, the enthusiastic volunteer has 20 years of woodworking experience. He has been helping the residents with their creations ever since.

In April, the home’s Activity Department arranged an outing with veteran residents to purchase supplies for building bird houses, more picture frames and dominoes. Today, their domino set is almost complete.

Veteran resident George Ford has appropriately nicknamed the activity room his “hobby shop” and says it makes him feel like he’s at home in his own garage. Another resident, Jerry Cook, said he enjoys building things made from wood because it makes him feel useful.

According to recent findings in the Journal of the American Medical Association, exercising the brain is crucial to keeping it alert and strong. Creative pursuits like woodworking and painting engage the residents both cognitively and psychologically. This engagement engenders feelings of fulfillment and gives these Texas veterans a new sense of worth and contribution.

Donations are welcome and will be used to purchase wood, sand paper, work gloves, screws, nails, nuts, bolts, wood glue, paint brushes and mitre saw blades. Volunteers who have the time, experience and patience to assist are also greatly needed.

To make a donation or volunteer your time, please contact Christine Crabtree at christine.crabtree@glo.texas.gov or 806.322.2225. To find out more about Texas State Veterans Homes, please visit texasveterans.com. ☆



George Ford, Matthew Dixon, Wendall Bruton and John Williams (volunteer) making birdhouses.



John Williams, a volunteer, and Wendall Bruton.

Low-interest Loans For Veterans

800-252-VETS



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VLB
SERVING TEXAS VETERANS
for life

BARRY CORBIN

Award-winning actor, former Marine, Texan

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